

# NEW HEART BEAT DEVOTIONS

“Your free will could be costly and cause problems.”

## Wills

“A person’s Last Will and Testament outlines what to do with possessions, whether the deceased will leave them to another person, a group or donate them to charity, and what happens to other things that they are responsible for, such as custody of dependents and management of accounts and financial interests.”<sup>1</sup> Wills could cost hundreds of dollars, or you could do a free will. However, your free will or one not written correctly could be costly and cause problems.

Common will issues include improper witness signatures, absence of required mental state, undated will, failure to provide intent of will, lack of specificity, jurisdiction issues, and changes in circumstances.<sup>2</sup> To prevent a lot of fighting it is best that property be sold, and the proceeds be divided versus joint ownership. Pennsylvania law allows next of kin to directly obtain funds remaining directly, if the deceased’s account is \$10,000 or less in value. In this case, there is no need to contact the Register of Wills office, filing papers, and going through months of an involved procedure.<sup>3</sup>

However, “a beneficiary designation supersedes a will.”<sup>4</sup> In other words, if a life insurance, trust, stocks, and/or bonds have a designated beneficiary, then the will is basically invalid. It may be the intent of the deceased that the beneficiary follows the wishes of their will, but the beneficiary has the free will to do as they please. It is best to give to others before death to ensure they get what you want each or the charity to have. By doing this, you will have the earthly enjoyment of seeing your giving.

God has a will for your life. No, it is not for the distribution of your things after you die. It is a plan for your life while you are living. It is spoken of in the Lord’s Prayer. “Thy will be done”. To a child of God, God makes known His will through His Word, the Holy Spirit, and fellow believers.

But God also gave us a free will. It is the ability to choose or make decisions per our own desires. Just like Adam and Eve, we desire to make ourselves better even when it goes against God or man. The consequences of your free will could be costly and cause problems.

In the garden of Gethsemane, Jesus knew what was going to happen. He pleaded for God to take this cup from Him. Jesus could have chosen not to go to the cross. He could have called ten thousand angels. However, he prayed, “Not my will but Thine be done.” Luke 22:42 Because He surrendered His free will, we have eternal life through our faith. John 3:16

I personal argued with God over several decisions in my life. I had all kinds of justifications for my way and not God’s way. I was like Moses at the burning bush. Oh, if only I had surrendered more.

For your loved ones, make sure your Last Will and Testament and beneficiaries are correct or it could cause dissension after your passing. But it is more important that your free will is a surrendered will to God’s plan. It is not too late for both. “Lord, I surrender all. Not my will but Thine be done.”



*Charles Stambaugh*  
A written will is for things you left behind.  
A surrendered will is for crowns that you have sent ahead.



1 [investopedia.com/terms/l/last-will-and-testament.asp](https://investopedia.com/terms/l/last-will-and-testament.asp)

2 [johnncrow.com/common-problems-with-last-wills-and-testaments/](https://johnncrow.com/common-problems-with-last-wills-and-testaments/)

3 [elderlawofpgh.com/2015/10/16/no-probate-needed-for-accounts-10000-or-less/](https://elderlawofpgh.com/2015/10/16/no-probate-needed-for-accounts-10000-or-less/)

4 [estateandprobatelegalgroup.com/faqs-does-my-beneficiary-designation-override-my-will](https://estateandprobatelegalgroup.com/faqs-does-my-beneficiary-designation-override-my-will)

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